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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/616,456	07/09/2003	Frank M. Zizzamia	098056/00141	1033
31013	7590	09/03/2010	EXAMINER	
KRAMER LEVIN NAFTALIS & FRANKEL LLP INTELLECTUAL PROPERTY DEPARTMENT 1177 AVENUE OF THE AMERICAS NEW YORK, NY 10036			WEIS, SAMUEL	
		ART UNIT	PAPER NUMBER	
		3695		
		NOTIFICATION DATE		DELIVERY MODE
		09/03/2010		ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

kpatent@kramerlevin.com

Office Action Summary	Application No. 10/616,456	Applicant(s) ZIZZAMIA ET AL.
	Examiner SETH WEIS	Art Unit 3695

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED. (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 02 June 2010.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-86 is/are pending in the application.
 4a) Of the above claim(s) 1-20 and 48-62 is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 21-47 and 63-86 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date _____
- 4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date _____
 5) Notice of Informal Patent Application
 6) Other: _____

DETAILED ACTION

Status of the Claims

1. This action is in reply to Applicant's election filed 2 June 2010. Applicant elected Group II, claims 21-47 and 63-86, to be examined with traverse.
2. Claims 1-20 and 48-62 have been withdrawn.
3. Claims 21-47 and 63-86 are currently pending and have been examined.

Claim Rejections - 35 USC § 101

4. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

5. Claims 21-47 and 63-86 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

The machine-or-transformation test of *In re Bilski* is a two-branched inquiry; an applicant may show that a process claim satisfies § 101 either by showing that his claim is tied to a particular machine, or by showing that his claim transforms an article. Certain considerations are applicable to analysis under either branch.

First, the use of a specific machine or transformation of an article must impose meaningful limits on the claim's scope to impart patent-eligibility. Second, the involvement of the machine or transformation in the claimed process must not merely be insignificant extra-solution activity.

The present method claims 21-47 as a whole are directed toward a computerized method. The claims are not tied generally to any "particular" machine. The particular steps are not tied to any structure, ie. steps could be performed by hand. The examiner must look to see if there is any transformation of a particular article, but can find no transformation here. Therefore, the claims are directed to non-statutory subject matter.

As to claims 63-86, Applicant claims "a system" However the body of the claim does not provide the structure of the system. Various "means for" are not sufficient structure to describe the system. Instead, claim 63 appears to be drawn towards software, per se. The Examiner notes that the Applicant must provide specific instances in the specification that recite the structure for a "means for" system claim and that a general purpose computer will not suffice. Dependent claims 64-86 also utilize "means for" limitations and are rejected under similar reasoning.

Claim Rejections - 35 USC § 112

6. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

7. Claims 63-86 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

As to claim 63, Applicant claims "a system ... comprising." However the body of the claim does not provide the structure of the system. Various "means for" are not sufficient structure to describe the system because the specification does not provide any indication of what the "means" are (there are no "means for" in the entire

specification). Also, a general purpose computer will not suffice for structure in a system claim. In order to properly invoke 112,6th the Applicant must express the specific structures in the specification that perform the recited functions. Instead, claim 63 appears to be drawn towards software, per se. Dependent claims 64-86 do not cure the deficiencies of claim 63 and are rejected under similar reasoning.

Response to Arguments

8. Applicant traverses the restriction requirement; however, the Examiner does not find the argument persuasive because Group I and Group II claims each contain limitations that are separately usable. For example, Group I contains "calculating a profitability ratio associated with each of said plurality of licensed professionals based on said working data," whereas Group II contains "calculating at least one of a loss ratio, frequency and lapse rate associated with each of said plurality of licensed insurance professionals based on said working data." These elements are certainly patentably distinct. Therefore, the restriction was proper.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to SETH WEIS whose telephone number is (571)272-1882. The examiner can normally be reached on 8:30 to 5, Monday - Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles Kyle can be reached on (571) 272-6746. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/SETH WEIS/
Examiner, Art Unit 3695

/Charles R. Kyle/
Supervisory Patent Examiner, Art Unit 3695